

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Douglas P. Ruszcyk
Cynthia L. Ruszcyk
Debtors

Case No. 23-00311-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Mar 28, 2023

User: AutoDocket
Form ID: ntcnfhr

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Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Douglas P. Ruszcyk, Cynthia L. Ruszcyk, 401 Marion Street, Forest City, PA 18421-1228
5521772	++++ AMERISAVE MORTGAGE, 3525 PIEDMONT RD, 8 PIEDMONT CTR NE STE 600, ATLANTA GA 30305-1565 address filed with court., Amerisave Mortgage, 3525 Piedmont Rd, NE 8 Piedmont Center, Suite 600, Atlanta, GA 30305
5521769	Ally Financial, c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept, APS, Oklahoma, OK 72118
5521774	+ Beth Israel Deaconess Hospital - Plymouth, 275 Sandwich Street, Plymouth, MA 02360-2183
5521785	+ Geisinger, Correspondence Address, P.O. Box 9800, Coral Springs, FL 33075-0800
5521794	PA Department of Revenue, Bureau of Individual Taxes, P.O. Box 280601, Harrisburg, PA 17128-0601
5521800	+ University of Pittsburg Physicians, 1400 Locust St., Suite D2-2100, Pittsburgh, PA 15219-5114
5521802	+ WF/Bobs Discount Furniture, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 28 2023 18:48:49	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: rmscedi@recoverycorp.com	Mar 28 2023 18:49:15	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5522560	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 28 2023 18:49:13	Ally Bank, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5521770	+ Email/Text: ally@ebn.phinsolutions.com	Mar 28 2023 18:43:00	Ally Financial, P.O. Box 130424, Roseville, MN 55113-0004
5522757	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 28 2023 18:49:13	Ally Financial, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5526112	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 28 2023 18:48:49	Ally Financial c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5521771	Email/PDF: bncnotices@becket-lee.com	Mar 28 2023 18:48:53	American Express, P.O. Box 981535, El Paso, TX 79998-1535
5528653	Email/PDF: bncnotices@becket-lee.com	Mar 28 2023 18:48:52	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5521773	+ Email/Text: bnc-aquafinance@quantum3group.com	Mar 28 2023 18:43:00	Aqua Finance, Inc., P.O. Box 844, Wausau, WI 54402-0844
5521775	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 28 2023 18:49:15	Brand Source/Citi CBNA, 5800 South Corporate Place, Mail Code 234, Sioux Falls, SD 57108-5027
5526352	Email/PDF: resurgentbknofications@resurgent.com		

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		Mar 28 2023 18:48:51	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5522906	+ Email/Text: BKPT@cfna.com		
		Mar 28 2023 18:43:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OHIO 44181-8011
5521776	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Mar 28 2023 18:49:11	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
5525899	Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Mar 28 2023 18:48:48	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5521777	+ Email/Text: bankruptcy_notifications@ccsusa.com		
		Mar 28 2023 18:43:00	Credit Collection Service, P.O. Box 9134, Needham, MA 02494-9134
5521778	+ Email/Text: BKPT@cfna.com		
		Mar 28 2023 18:43:00	Credit First, 6275 Eastland Rd., Brook Park, OH 44142-1399
5521779	+ Email/Text: bdsupport@creditmanagementcompany.com		
		Mar 28 2023 18:43:00	Credit Management Co., 2121 Noblestown Rd., P.O. Box 16346, Pittsburgh, PA 15242-0346
5521780	+ Email/PDF: creditonebknottifications@resurgent.com		
		Mar 28 2023 18:48:50	Credit One Bank, P.O. Box 98872, Las Vegas, NV 89193-8872
5521781	Email/Text: mrdiscen@discover.com		
		Mar 28 2023 18:43:00	Discover, P.O. Box 15156, Wilmington, DE 19886
5521789	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Mar 28 2023 18:49:04	Macy's, Attn: Bankruptcy Processing, PO Box 8053, Mason, OH 45040
5522666	Email/Text: mrdiscen@discover.com		
		Mar 28 2023 18:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5521782	+ Email/Text: Mercury@ebn.phinsolutions.com		
		Mar 28 2023 18:43:00	FB&T/Mercury, 700 22nd Ave South, Brookings, SD 57006-2822
5521783	Email/Text: collecadminbankruptcy@fnni.com		
		Mar 28 2023 18:43:00	FNB Omaha, PO Box 3412, Omaha, NE 68197
5523012	Email/Text: collecadminbankruptcy@fnni.com		
		Mar 28 2023 18:43:00	First National Bank of Omaha, 1620 Dodge Street, Stop Code 3113, Omaha, Nebraska 68197
5521784	Email/Text: bk@freedomfinancialnetwork.com		
		Mar 28 2023 18:43:00	Freedom Plus, 4940 S. Wendler Dr., Ste. 115, Tempe, AZ 85282
5521786	Email/Text: customerservice@hrac.us		
		Mar 28 2023 18:43:00	HRAC, LLC, 600 Washington Ave., Suite 100, Towson, MD 21204
5527999	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com		
		Mar 28 2023 18:43:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
5521787	Email/Text: GenesisFS@ebn.phinsolutions.com		
		Mar 28 2023 18:43:00	Indigo-Celtic Bank, Bankcard Services, P.O. Box 4499, Beaverton, OR 97076-4499
5521788	Email/Text: sbse.cio.bnc.mail@irs.gov		
		Mar 28 2023 18:43:00	Internal Revenue Service, Special Procedures Branch, PO Box 7346, Philadelphia, PA 19101-7346
5521791	Email/Text: ml-ebn@missionlane.com		
		Mar 28 2023 18:43:00	Mission Lane, Customer Service, P.O. Box 31535, Tampa, FL 33631-3535
5521790	+ Email/Text: bankruptcy@marinerfinance.com		
		Mar 28 2023 18:43:00	Mariner Finance, 8211 Town Center Dr., Nottingham, MD 21236-5904
5523638	+ Email/Text: ext_ebn_inbox@navyfederal.org		
		Mar 28 2023 18:43:00	NAVY FEDERAL CREDIT UNION, P. O. BOX 3000, MERRIFIELD, VA 22119-3000
5521793	+ Email/Text: ext_ebn_inbox@navyfederal.org		
		Mar 28 2023 18:43:00	Navy FCU, P.O. Box 3000, Merrifield, VA 22119-3000
5521792	+ Email/Text: ext_ebn_inbox@navyfederal.org		
		Mar 28 2023 18:43:00	Navy FCU, P.O. Box 3700, Merrifield, VA 22119-3700
5526310	Email/PDF: resurgentbknottifications@resurgent.com		
		Mar 28 2023 18:49:03	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5528000	Email/Text: bnc-quantum@quantum3group.com		

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		Mar 28 2023 18:43:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
5521842	+ Email/PDF: gecsedl@recoverycorp.com	Mar 28 2023 18:49:03	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5521796	Email/PDF: gecsedl@recoverycorp.com	Mar 28 2023 18:49:03	Synchrony Bank/HSN, Attn: Bankruptcy Dept., PO Box 965064, Orlando, FL 32896-5064
5521795	Email/PDF: gecsedl@recoverycorp.com	Mar 28 2023 18:49:13	Synchrony Bank/Harbor, Attn: Bankruptcy Dept., PO Box 965064, Orlando, FL 32896-5064
5521797	Email/PDF: gecsedl@recoverycorp.com	Mar 28 2023 18:48:50	Synchrony Bank/Lowes, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
5521798	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 28 2023 18:49:15	THD/CBNA, One Court Squire, Long Island City, NY 11120-0001
5521799	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 28 2023 18:49:04	Tractor Supply, P.O. Box 6497, Sioux Falls, SD 57117-6497
5521801	+ Email/Text: BankruptcyNotice@upmc.edu	Mar 28 2023 18:43:00	UPMC, 2 Hot Metal St., Dist Room 386, Pittsburgh, PA 15203-2348
5528999	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Mar 28 2023 18:49:02	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 44

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Ally Financial, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5522561	*+	Ally Bank, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5529535	*+	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
5523639	*+	Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 30, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2023 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Michael Patrick Farrington	

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Form ID: ntcnfhrq

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on behalf of Creditor AmeriSave Mortgage Corporation mfarrington@kmlawgroup.com

Tullio DeLuca

on behalf of Debtor 2 Cynthia L. Ruszyk tullio.deluca@verizon.net

Tullio DeLuca

on behalf of Debtor 1 Douglas P. Ruszyk tullio.deluca@verizon.net

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

In re:

Douglas P. Ruszyk,
aka Douglas Paul Ruszyk, aka Douglas Ruszyk,

Chapter 13

Debtor 1

Case No. 5:23-bk-00311-MJC

Cynthia L. Ruszyk,
aka Cynthia Lea Ruszyk, aka Cynthia Ruszyk,

Debtor 2

Notice

The hearing on confirmation of the Plan of reorganization of both Debtors is scheduled for the date indicated below.

April 27, 2023 is the deadline for filing objections to confirmation of the Plan. Please note that evidentiary hearings will not be conducted at the time of the confirmation hearing. If it is determined during the confirmation hearing that an evidentiary hearing is required, the evidentiary hearing will be scheduled for a future date. The confirmation hearing scheduled below will be called even if an amended plan is filed before the hearing or a notice with a different hearing date is filed by counsel.

United States Bankruptcy Court Max Rosenn US Courthouse, Courtroom 2, 197 South Main Street, Wilkes-Barre, PA 18701	Date: May 4, 2023 Time: 10:00 AM
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A copy of the Plan can be obtained by accessing the case docket through PACER, or from the Bankruptcy Clerk's Office at the address listed below during normal business hours.

Initial requests for a continuance of hearing (*L.B.F. 9013-4, Request to Continue Hearing/Trial with Concurrence*) shall be filed with the Court. Requests received by the Court within twenty-four (24) hours of the hearing will not be considered except in emergency situations. Additional requests for continuance must be filed as a Motion.

Requests to participate in a hearing remotely shall be made in accordance with L.B.R. 9074-1.

Electronic equipment, including cell phones, pagers, laptops, etc., will be inspected upon entering the Courthouse. These devices may be used in common areas and should be turned to silent operation upon entering the Courtroom and Chambers.

Photo identification is required upon entering the Courthouse.

Address of the Bankruptcy Clerk's Office:

Max Rosenn U.S. Courthouse
197 South Main Street
Wilkes-Barre, PA 18701
(570) 831-2500

For the Court:

Terrence S. Miller
Clerk of the Bankruptcy Court:
By: Ryan Eshelman, Deputy Clerk

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: March 28, 2023

ntcnfhrg (08/21)